

PATENT

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Confirmation No.	:	4961
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3691
Examiner	:	JOHNSON, Gregory L.

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MS: No Fee Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**APPLICANT SUMMARY OF  
INTERVIEW WITH EXAMINER**

Dear Examiner Johnson:

During the telephonic interview on October 8, 2010, between Gregory Johnson and Peter K. Trzyna, participants discussed claims 1, 25, 28-32, 47, 49, and U.S. Patent No. 6,578,011. An agreement was reached regarding the allowability of independent claims 1-29, 32-46 and 50-57; subject to amendments that were also agreed upon. No agreement was reached regarding claims 30-31, 47-49 and 58.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'PK Trzyna', followed by a horizontal line.

Date: October 22, 2010

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